



10-02-07

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1906/002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : LOWENSTEIN, Douglas G.
Serial No.-Conf. No.: 09/611,548 - 6763
Filed : July 7, 2000
For : FINANCING OF TENANT IMPROVEMENTS
Examiner : S. Chencinski
Group Art Unit : 3692

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September 10, 2007

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Name: Donna L. Angotti

Signature: 

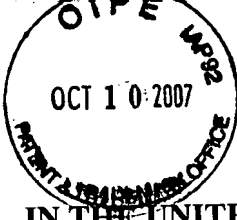


Respectfully submitted,

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Dated: October 10, 2007
New York, New York



PATENT

ATTORNEY DOCKET NO. 1906-02

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.: 09/611,548 Confirmation No.: 6763
Applicant: Douglas G. Lowenstein, et al.
Title: FINANCING OF TENANT IMPROVEMENTS
Filed: July 7, 2000 Art Unit: 3692
Atty. Docket: 1906-02 Examiner: S. Chencinski

AMENDMENT AND FEE TRANSMITTAL


Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Transmitted herewith is an Amendment for the above-identified application. The fee for claims added by amendment has been calculated and is \$ 390 for a small entity. Three new independent claims have been added. Please charge the fee to Deposit Account No. 50-3219, Order No. 1906-02. No further fee is due. This paper is timely filed in response to the paper of September 10, 2007 and no extension is due. All other claims fees were paid with the amendment filed May 1, 2007.

Please charge any additional fee that may be due, or refund any overage, to Deposit Account No. 50-3219, Order No. 1906-02.

Respectfully submitted,

Dated: October 10, 2007

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PATENT

ATTORNEY DOCKET NO. 1906-02

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.: 09/611,548 Confirmation No.: 6763
Applicant: Douglas G. Lowenstein, et al.
Title: FINANCING OF TENANT IMPROVEMENTS
Filed: July 7, 2000
Art Unit: 3692
Examiner: S. Chencinski

Atty. Docket: 1906-02
Customer No. 38492

**NOTICE OF INCOMPLETE OR INFORMAL OFFICE PAPER, WITH REQUEST
TO WITHDRAW SAME AND REISSUE IN COMPLETED FORM,**

OR, IN THE ALTERNATIVE,

**REQUEST FOR COMPLETION OF OFFICE ACTION PURSUANT TO MPEP
§ 710.06**

OR, IN THE ALTERNATIVE,

REQUEST TO ENTER AMENDMENT OF FEBRUARY 26, 2007

OR, IN THE ALTERNATIVE,

REPLY TO OFFICE PAPER OF NOVEMBER 1, 2006 AND SEPTEMBER 10, 2007

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

On September 10, 2007, the Office issued a paper of Non-Compliant Amendment. This paper responds to that paper as well as the paper of November 1, 2006. The status identifiers of claims has been checked. If the Office disagrees with the identifiers, please advise the undersigned of the dates the Office thinks are correct. The undersigned has just taken over this case with a complicated prosecution history just as the new Examiner has.

Numerous telephonic interviews were conducted with Examiner Subramanian in which proposed claim amendments and case law were discussed. This amendment adds the proposed claims as new independent claims 179-181. The Remarks section has added legal arguments previously faxed to the Examiner along with the proposed claim amendments. The undersigned looks forward to further discussions on the claims. The rest of this paper is substantially the same as filed May 1, 2007 by the previous attorney.

Because of repeated failures of Office personnel to observe Office procedure, promises that the Office refuses to keep, and agreements reached and recorded by Interview Summary that the Office now refuses to honor, the status of this paper vis-à-vis the Office's paper of November 1, 2006 is unclear. The alternative bases for entry of this paper are discussed in §§ IV-VIII below.

AMENDMENTS TO THE CLAIMS begin on page 3 of this paper.

REMARKS begin on page 40 of this paper.